

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN RE:

NYDIA M. TORRES BONACIA

BK CASE # 11-07193

CHAPTER 13

DEBTOR(S)

CHAPTER 13 PAYMENT PLAN 8/29/11

- 1 - The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: 8/29/11

☒ PRE ☐ POST-CONFIRMATION

☐ AMENDED PLAN DATED: _____

FILED BY ☐ DEBTOR ☐ TRUSTEE ☐ OTHER

1. PAYMENT PLAN SCHEDULE

\$ 650.00 x 60 = \$39,000.00
\$ x =
\$ x =
\$ x =
\$ x =

TOTAL = \$39,000.00

Additional Payments:

\$ to be paid as a LUMP SUM
within with proceeds to come from

☐ Sale of property identified as follows:

☐ Other:

Periodic Payments to be made other than, and in addition to the above.

\$ x =

PROPOSED BASE: \$39,000.00

III. ATTORNEY'S FEES

(To be paid as administrative expenses)

Outstanding balance as per Rule 2016(b) Fee

Disclosure Statement: \$ 3,000.00

See Addendum for payment of attorney's fees

Signed: /s/ Nydia M. Torres Bonacia
DEBTOR

JOINT DEBTOR

/s/ Noemi Landrau Rivera
Attorney for debtor

11 DISBURSE FUNDS IN THE FOLLOWING ORDER AFTER ADMINISTRATIVE EXPENSES

A- ADEQUATE PROTECTION PAYMENTS CR \$

B. SECURED CLAIMS.

☒ Debtor represents no secured claims.

☐ Creditors having secured claims will retain their liens and shall be paid as follows:

1. ☐ Trustee pays secured ARREARS:

Cr. Cr. Cr.

\$ \$ \$

2. ☐ Trustee pays IN FULL Secured Claims

Cr. Cr. Cr.
#

3. ☐ Trustee pays VALUE OF COLLATERAL

Cr. Cr. Cr.

\$ \$ \$

4. ☐ Debtor SURRENDERS COLLATERAL to Lien Holder:

5. ☐ OTHER:

6. ☐ Debtor Otherwise maintains regular payments directly to:

C. PRIORITIES. The Trustee shall pay priorities in accordance with the law.
(11 U.S.C. § 507 and § 1322 (a)(2))

D. UNSECURED CLAIMS. Plan ☒ Classifies ☐ Does not Classify Claims.

1. (a) Class A- ☐ Co-debtor Claims / ☐ Other:
☒ Paid 100% / ☐ Other: Co-owners of Prop. at Urb. Santa Elena

Cr. Cr. Cr.
#

(b) ☐ Other:

2. Unsecured Claims otherwise receive PRO-RATA disbursements

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecured, etc.)

SEE ADDENDUM TO PLAN

ATTORNEY FOR DEBTOR: /s/NOEMI LANDRAU RIVERA, ESQ

Phone 787-774-0224

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IN RE:

NYDIA M. TORRES BONACIA

DEBTOR

CASE NO.11-07193

CHAPTER 13

ADDENDUM TO PAYMENT PLAN DATED 08.29.2011

Debtor hereby notifies all parties in interest in the instant case as per attached master address list, that funds to be paid to the Trustee shall be disbursed to creditors in the following manner upon confirmation of the plan. The following provisions are part of Debtors' plan dated August 29th, 2011:

1. Attorney's fees shall be rendered at a rate of \$175.00 per hour. Fees in excess of \$3,000.00 shall be paid by Trustee upon application for compensation to be filed by counsel for debtor and approval by the Bankruptcy Court. Attorney's fees shall be paid ahead of all other creditors in the instant case.

2. Upon payment in full by the Chapter 13 Trustee of creditors Francisca Camacho Velázquez, Carmen Ines Camacho Velázquez, Rubis Marilia Camacho Velázquez, Francisco Camacho Velázquez and Evelyn Camacho González claim, and upon order and writ to be entered by the Bankruptcy Court, named creditors' participation over property located at Urb. Santa Elena Calle B N-18, Bayamón, Puerto Rico will be registered in the name of Debtor Nydia M. Torres Bonacía so that such property be registered in her sole name at the Registry of Property (Registro de la Propiedad). Upon complete payment of named creditors' claim by Chapter 13 Trustee and entry of discharge by the Bankruptcy Court, all amounts owed to named creditors are subject to the discharge injunction and are deemed paid in full.

3. Debtor classifies unsecured claims and creditors Francisca Camacho Velázquez, Carmen Ines Camacho Velázquez, Rubis Marilia Camacho Velázquez, Francisco Camacho Velázquez and Evelyn Camacho González claim will be paid in full by the Chapter 13 Trustee. After payment in full, Debtor shall become sole owner of property located at Urb. Santa Elena Calle B N-18, Bayamón, Puerto Rico.

/s/ Nydia M. Torres Bonacía

/s/ Noemí Landrau Rivera